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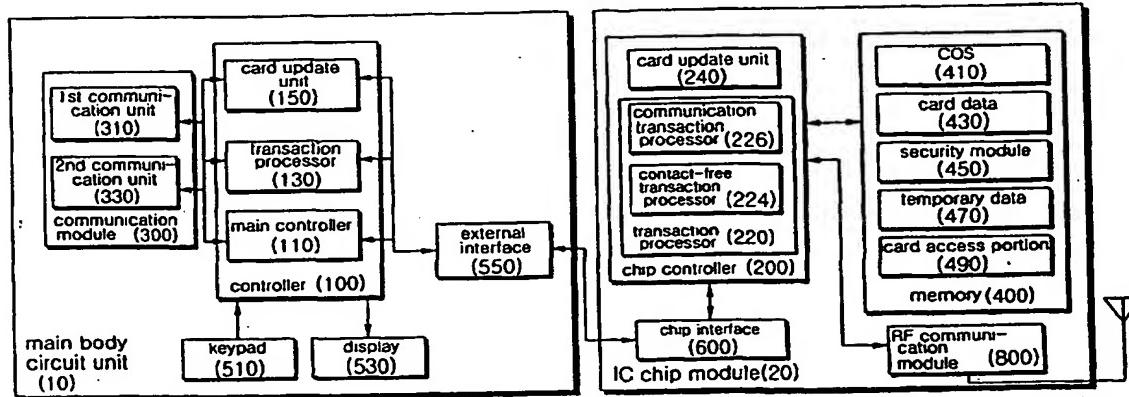
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(54) Title: MOBILE COMMUNICATION TERMINAL HAVING IC CARD SETTLEMENT FUNCTION



(57) Abstract: The present invention relates to a method which supplies hard-ware to a mobile communication terminal. And it also discloses a payment method for a commercial transaction. A mobile communication terminal of the present invention includes a contactless IC chip module for handling payment in the machine itself. The invention process reading/writing directly by interfacing its chip module with a serial interface to a micro-processor of the terminal. Therefore, it is possible to renew card information, and to issue/cancel a card, and to save multiple cards. By selecting a function, a mobile communication terminal uses it as on-line payment or contactless off-line payment.